Festive Regular Saver Online

Before you apply for this online product, please ensure that you have read through the product details.

During the application, you can click **Save for later**. This will store your details so you are able to return to your application at a later date.

If you have previously saved an incomplete application, you can resume your application using the link above.

Any saved applications will be deleted from our system after 30 days. When returning to an application, we cannot guarantee that the product you selected will still be available.

Key features

- Save up to £250 per month.
- 5.50% on balances £50+.
- Interest is paid on account maturity at the end of the 1 year term.
- £50 minimum opening balance.

*AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. Interest is paid annually unless otherwise stated.

What you will need:

To apply, you must:

Your address details for the last 3 years, including postcodes.

Your bank or building society account number and sort code.

Your mobile phone number.

Be 16 or over.

Be a personal saver who is resident in the UK.

About this account

Account name
Festive Regular Saver Online

What is the interest rate? (*AER)
5.50% annual interest rate* on balances £50+.

Interest is paid on account maturity at the end of the 1 year term.

The actual rate received may differ from the AER as some of the money that is paid in will have been in the account for less than one year.

Can Dudley Building Society change the interest rate?
The interest rate on this account is variable and the Society may make changes to this rate at any time. We will notify you of any changes in accordance with the Terms & Conditions.

What would the estimated balance be?
If you were to open this account with the maximum opening balance of **£250** and made the maximum investment of **£250** on the 1st of each month, the total amount deposited over a one year period would be **£3,000.00** earning **£89.17** interest. This would result in a total balance of **£3,089.17**.

Please note this is an illustration only and does not reflect your specific circumstances.

Opening and managing this account

Who is eligible?
This account is available to new and existing individual personal savers resident in the UK who are 16 or over.

Only one account per person can be opened.

How do I open my savings account?
You may open your account online.

How do I operate my account?
Any queries regarding your account can be dealt with via branch, email, telephone or secure message. Instructions on your account are required via the Online Service.

What is my minimum opening and operating balance?
£50.

What is my maximum operating balance?
£3,250.

What is the maximum investment?
£250 per month.

Can I withdraw money?
Instant access withdrawals are permitted with this account.

You may make a withdrawal via the Online service.

Additional information
At the end of the 1 year term, you can invest in another account with the Society or withdraw your money. Prior to your account maturing, we will provide you with details of other accounts available. If you do not tell us what you would like to do with the funds, your funds will be transferred into the default maturity account that is available at the time of maturity, but you may not receive the same interest rate.

You are not obliged to save into your account every month and you will not be penalised if you miss a monthly deposit.

Let's get started

- I/We confirm that I/We have read the product specific terms and conditions relating to the account I am/we are opening and that I/we have received the Savings Terms and Conditions and agree to be bound by them and the Rules of the Society (copies of which are available on request)
- I/We declare that all statements made in this application are, to the best of my knowledge and belief, correct and complete.
- I/We confirm that I am/we are aware that the type of account I am/we are opening is a share account. This means you may be eligible to vote at our Annual General Meeting in accordance with the Society's Rules.
- The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by writing to us at 7 Harbour Buildings, The Waterfront, Brierley Hill, West Midlands, DY5 1LN.

On the next screen, you will have the option to save your application for later. This will store your details so you are able to complete your application at a later date.

Are you an existing member of Dudley Building Society?

◯ Yes ◯ No

☐ **I confirm I have read and agreed to the declarations above, the Terms & Conditions and Privacy Notice**

☐ I confirm I have read and agreed to the Financial Services Compensation Scheme (FSCS) Information Sheet